

AMENDMENTS

In the Claims

1. (Original) A system for coordinating the updating of contact records associated with one or more contact devices, the contact devices performing a campaign of outbound contact attempts with the contact records, the system comprising:
 - a contact record database operable to communicate contact records with the one or more contact devices during the campaign, each contact record associating one or more contact individuals, one or more contact numbers and one or more contact results;
 - a contact update engine interfaced with the contact record database and operable to identify one or more contact records for update of the associated contact numbers based on one or more update factors;
 - an update resource interface operable to obtain updated contact numbers for the identified contact records from one or more update resources; and
 - an update validation engine operable to validate updated contact records and communicate the validated contact records to the contact record database for appropriate action by the contact devices during the campaign.
2. (Original) The system of Claim 1 wherein the account update engine comprises a rules-based engine and the update factors comprise one or more rules, the rules-based engine operable to identify one or more contact records for updating if the contact results associated with a contact record meet one or more of the rules.
3. (Original) The system of Claim 2 wherein a rule comprises a contact result of an inoperable number.
4. (Original) The system of Claim 2 wherein the contact results comprise the number of previous updates associated with a contact record and a rule comprises updating only accounts with less than a predetermined number of previous updates.

5. (Original) The system of Claim 1 wherein the update resource interface is further operable to select one of plural update resources based on the contact results and one or more update factors.

6. (Original) The system of Claim 1 wherein the account update engine comprises a predictive model and the update factors comprise one or more predictive parameters, the model operable to identify a contact record for updating if application of the contact results associated with the contact record predict a predetermined result.

7. (Original) The system of Claim 6 wherein the model comprises a logistic regression model of the probability to cure with an updated contact record.

8. (Original) A method for coordinating the updating of contact records, the method comprising:

performing contact attempts with one or more contact devices using plural contact records, each contact record having contact information;
identifying contact records having contact attempts with a result of no contact;
selecting based on one or more update factors one or more of the identified contact records for updating of associated contact information;
obtaining updated contact information for the selected contact records from an update resource; and
re-attempting contact by a contact device with the updated contact information.

9. (Original) The method of Claim 8 wherein selecting based on one or more update factors further comprises selecting contact records having contact information that meets one or more rules.

10. (Original) The method of Claim 9 wherein a rule comprises a delinquent balance of greater than a predetermined amount.

11. (Original) The method of Claim 9 wherein a rule comprises less than a predetermined number of previous contact information updates.

12. (Original) The method of Claim 8 wherein selecting based on one or more update factors further comprises:

applying the contact information to a model to predict a result of an update; and
selecting contact records having a predetermined predicted result.

13. (Original) The method of Claim 12 wherein the predetermined predicted result comprises likelihood of cure from updated contact information resulting in value greater than the cost of the contact information update.

14. (Original) The method of Claim 12 wherein the model comprises a logistic regression model predictive of cost of contact.

15. (Original) A system for contacting individuals, the system comprising:

plural dialers, each dialer operable to dial outbound telephone calls to individuals, each individual having one or more associated contact records with one or more numbers for a dialer to dial;

a contact record database interfaced with the dialers and operable to provide the dialers with contact records to dial, the contact record database further operable to receive results of contact attempts by the dialers to the numbers of the contact records;

a contact update engine interfaced with the contact record database and operable to select contact records to update associated contact numbers based on update factors; and
an update resource interface operable to obtain updates for the selected contact records from one or more update resources, the update resource interface communicating the updates to the contact record database for use by the dialers.

16. (Original) The system of Claim 15 wherein the contact update engine comprises a rules-based engine having a rule of obtaining an update for contact results of wrong number.

17. (Original) The system of Claim 15 wherein the contact update engine comprises a model of the likelihood of success from a contact attempt with an updated contact number.

18. (Original) The system of Claim 15 wherein the contact record database provides updates to dialers on a real time basis.

19. (Original) The system of Claim 15 wherein the update resource interface is further operable to select one of plural update resources to update a contact record based at least in part on update cost.

20. (Original) The system of Claim 15 wherein an update comprises a confidence rating of the relative accuracy of the update.

21. (Original) The system of Claim 15 wherein the contact update engine is further operable to perform plural updates of selected contact records.

22. (Original) The system of Claim 21 wherein the contact update engine is further operable to cumulate updated contact information for use as update factors.

23. (Original) The system of Claim 21 wherein the contact update engine is further operable to incorporate updated information in a subsequent update request.